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Date: October 21, 2004

Signed: 
Peter K. Trzyna (Reg. No. 32,601)

PATENT

Paper No.

Our File No. Carr-P2-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor	:	Philip Carragher, and Steven Earl Webster
Serial No.	:	09/669,196
Filed	:	September 25, 2000
For	:	SYSTEM FOR CARD ACTIVITY-BASED RESIDENTIAL CREDITING
Group Art Unit	:	3624
Examiner	:	Wasylichak, Steven R.

Assistant Commissioner of Patents
Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT

S I R :

This Information Disclosure Statement is being filed pursuant to the duty of disclosure, candor, and good faith embodied in 37 C.F.R. §§ 1.56 and 1.97 owed by the inventor, the inventor's assignee substantively involved in the application, and the patent attorney to the United States Patent and Trademark Office. Submitted herewith are patents, publications, and other information of which the inventor is aware to help make this information of record.

I. COMMENT ON THE ENCLOSED PRIOR ART

The section of the patent application subtitled "Background of the Invention" identifies material believed to be material to, or of interest in, the examination of the application and provides a concise explanation of the material. This information Disclosure Statement also transmits copies of patents which the undersigned respectfully requests the Examiner to consider in the examination of the application. The Examiner is also requested to initial as indicated in the attached Form PTO-1 449 if a citation is considered and draw a line through a citation not considered, and include a copy of Form PTO-1449 with the next communication to counsel for the Applicant

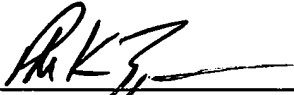
While the Information Disclosure Statement and the patents, publications, and other information provided hereby may be "material" pursuant to 37 C.F.R. §§ 1.56, it is not intended that these constitute an admission of "prior art" for this invention unless expressly designated as such. This Information Disclosure Statement shall not be construed to mean that no other material information, as defined in 37 C.F.R. §§ 1.56, exists.

II. FEE

Should any fees be deemed necessary (except payment of the issue fee), the Commissioner is authorized to charge any deficiency or to credit any over payment to Deposit Account No. 50-0235.

Respectfully submitted,

Date: October 21, 2004



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Form PTO-1449 (modified)		Atty. Docket No. Carr-P2-00	Serial No. 09/669296
List of Patents and Publications for Applicant's INFORMATION DISCLOSURE STATEMENT		Applicant: Philip Carragher, Steven Earl Webster	
		Filing Date: 25 September 2000	Group:
(Use several sheets if necessary)			
U.S. Patent Documents See Page 1	Foreign Patent Documents See Page 1	Other Art See Page 1	

U.S. Patent Documents

Exam. Init.	Ref. Des.	Document Number	Date	Name	Class	Sub Class	Filing Date if App.
	A1	5,446,919	Nov 14, 1995	Hovakimian	235	380	Feb 28, 1994
	A2	6,070,153	May 30, 2000	Simpson	705	36	Nov 21, 1997
	A3	6,076,068	Jun 13, 2000	DeLapa et al.	705	14	Sep 12, 1996
	A4	6,088,682	Jun 11, 2000	Burke	705	17	Apr 15, 1997
	A5	6,222,914B1	Apr 24, 2001	McMullin	379	144	Sept 2, 1998
	A6	6,408,284B1	Jun 18, 2002	Hilt et al.	705	40	Jun 11, 1999
	A7	6,631,358B1	Oct 7, 2003	Ogilvie	705	39	Dec 27, 1999

Foreign Patent Documents

Exam. Init.	Ref. Des.	Document Number	Date	Country	Class	Sub Class	Translation Yes/No
	B1						
	B2						

Other Art (Including Author, Title, Date Pertinent Pages, Etc.)

Exam. Init.	Ref. Des.	Citation
	C1	

EXAMINER:

DATE CONSIDERED:

EXAMINER: INITIAL IF REFERENCE CONSIDERED, WHETHER OR NOT CITATION IS IN CONFORMANCE WITH MPEP609; DRAW LINE THROUGH CITATION IF NOT IN CONFORMANCE AND NOT CONSIDERED. INCLUDE COPY OF THIS FORM WITH NEXT COMMUNICATION TO APPLICANT.

INFORMATION DISCLOSURE STATEMENT — PTO-1449 (MODIFIED)

C: 56468(CARR-P2-00.1449(2).DOC)